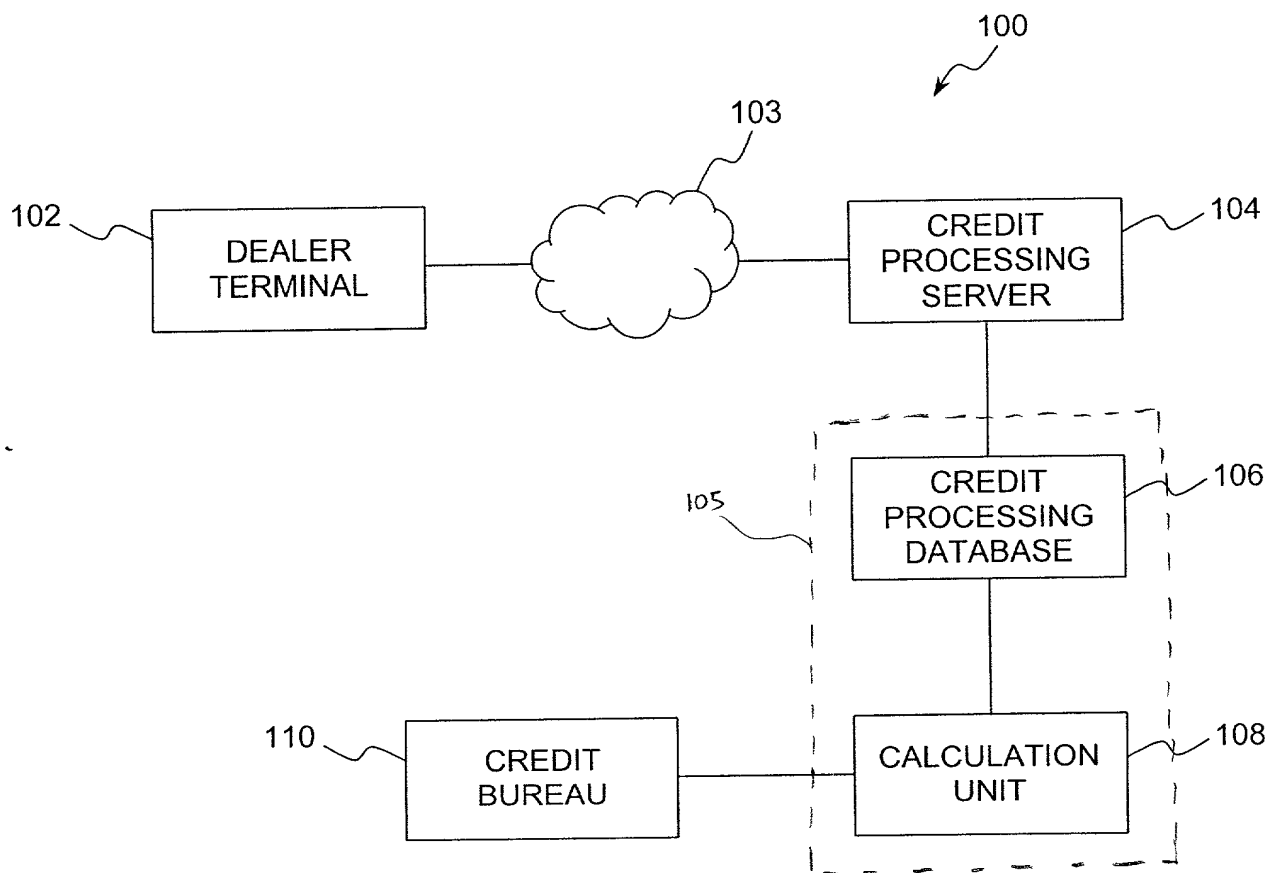


## ABSTRACT OF THE DISCLOSURE

A method of providing financing is provided. The method provides financing for allowing a customer to purchase a product selected from an inventory of products maintained by a dealer. The method includes the steps of maintaining a database of the dealer's inventory, gathering information from the customer, calculating a credit score for the customer based at least in part on the information gathered from the customer, determining an advance amount to be paid to the dealer for each individual product in the dealer inventory in the event that that particular product is sold to the customer, calculating a front-end profit to be realized by the dealer for each individual product in the dealer inventory, and presenting a financing package to the dealer for each individual product in the dealer's inventory.



**FIG. 1**

| Vehicle Entry Form   |                                    |
|--|------------------------------------|
| Please enter the Stock#, Vin#, Purchase Date, Color and Mileage then click the "Continue to Add" Button. |                                    |
| Stock #  | <input type="text"/>               |
| VIN  | <input type="text"/>               |
| Purchase Date  | <input type="text"/>               |
|  | MMDDYYYY                           |
| Color  | <input type="text" value="Beige"/> |
| Mileage  | <input type="text"/>               |
| <input type="button" value="Continue to Add"/> <input type="button" value="Clear Page"/>                 |                                    |

FIG. 2

140

### Vehicle Update Form

Please make any necessary changes and then click the "Update Vehicle Info" Button.

Stock#  142

VIN 4T1BG22K81U765204 Year 2001 148

Make TOYOTA Model CAMRY

Purchase Date  144 Color  148

Mileage  150

Vehicle Status  146

- Available
- Delete**
- Financed
- Leased
- Sold for Cash
- Wholesaled

**FIG. 3**

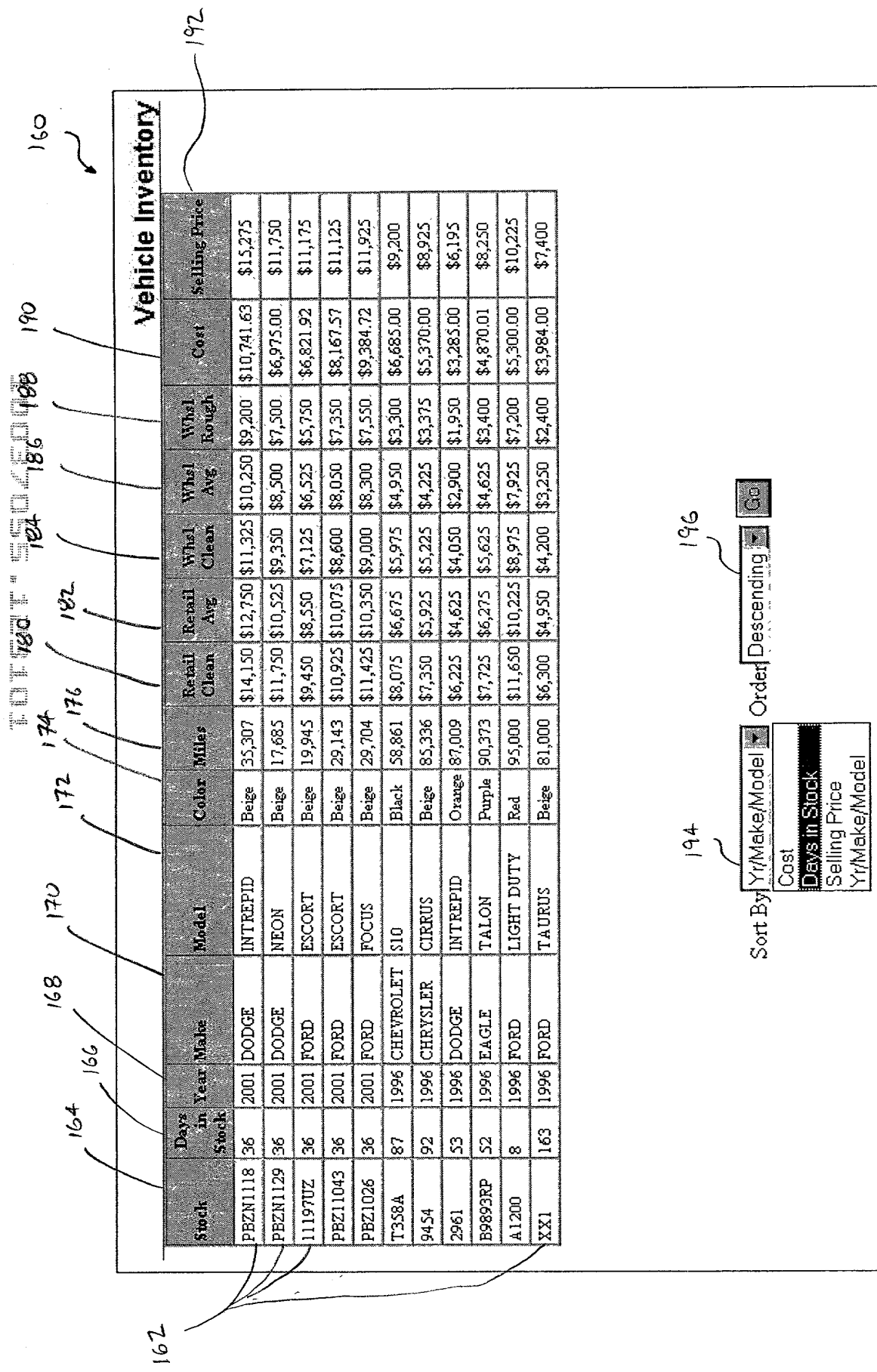


FIG. 4

200

202

Please enter the following Maker information and then click the "Continue" Button.

206

SSN

212

Last Name

218

Street Number

222

Apt. Number

226

City

228

Zip

Home Phone

Email address:

204

DOB

MI

Street Type

P.O. Box

Michigan

State

208

First Name

214

Street Name

220

P.O. Box

224

State

232

Salesperson: ATANASOVSKI, STEVE

Enter time at 0 0 ~ 238

Cur. Address Years 236 Mos

Residency Owns

Status

Rent/Mortgage Pmt 242

Cash Down Pmt \$0.00 ~ 244

Gross Trade-In Value ~ 246

Payoff for Trade-In ~ 248

Net Trade-In ~ 250

Total Down Pmt ~ 252

Continue

FIG. 5

Total: \$304,000%

|     |      |             |       |            |       |           |           |     |           |           |          |     |     |
|-----|------|-------------|-------|------------|-------|-----------|-----------|-----|-----------|-----------|----------|-----|-----|
| 302 | 304  | 306         | 308   | 310        | 312   | 314       | 316       | 318 | 320       | 322       | 324      | 326 | 328 |
| 16  | 1996 | Cavalier    | Blue  | \$6625.00  | 53.3% | \$1820.81 | \$3200.00 |     | \$1589.31 | \$180.77  | \$211.17 | 24  | 332 |
| 13  | 1996 | Cherokee    | Red   | \$8775.00  | 34.2% | \$4144.29 | \$4250.00 |     | \$2653.79 | \$1088.59 | \$287.80 | 39  | 332 |
| 57  | 1996 | Cherokee    | Blue  | \$11950.00 | 25.1% | \$5775.74 | \$7070.01 |     | \$1274.73 | \$1914.30 | \$353.71 | 45  | 332 |
| 97  | 1996 | Cirrus      | Beige | \$8925.00  | 33.6% | \$3021.66 | \$5370.00 |     | \$754.97  | \$1839.77 | \$289.04 | 36  | 334 |
| 55  | 1996 | Continental | Black | \$12995.00 | 23.1% | \$4513.75 | \$8500.00 |     | \$1479.95 | \$3646.08 | \$408.15 | 42  | 334 |
| 97  | 1996 | Continental | Beige | \$11350.00 | 26.4% | \$4567.76 | \$7600.00 |     | \$427.24  | \$2414.01 | \$348.26 | 42  | 334 |

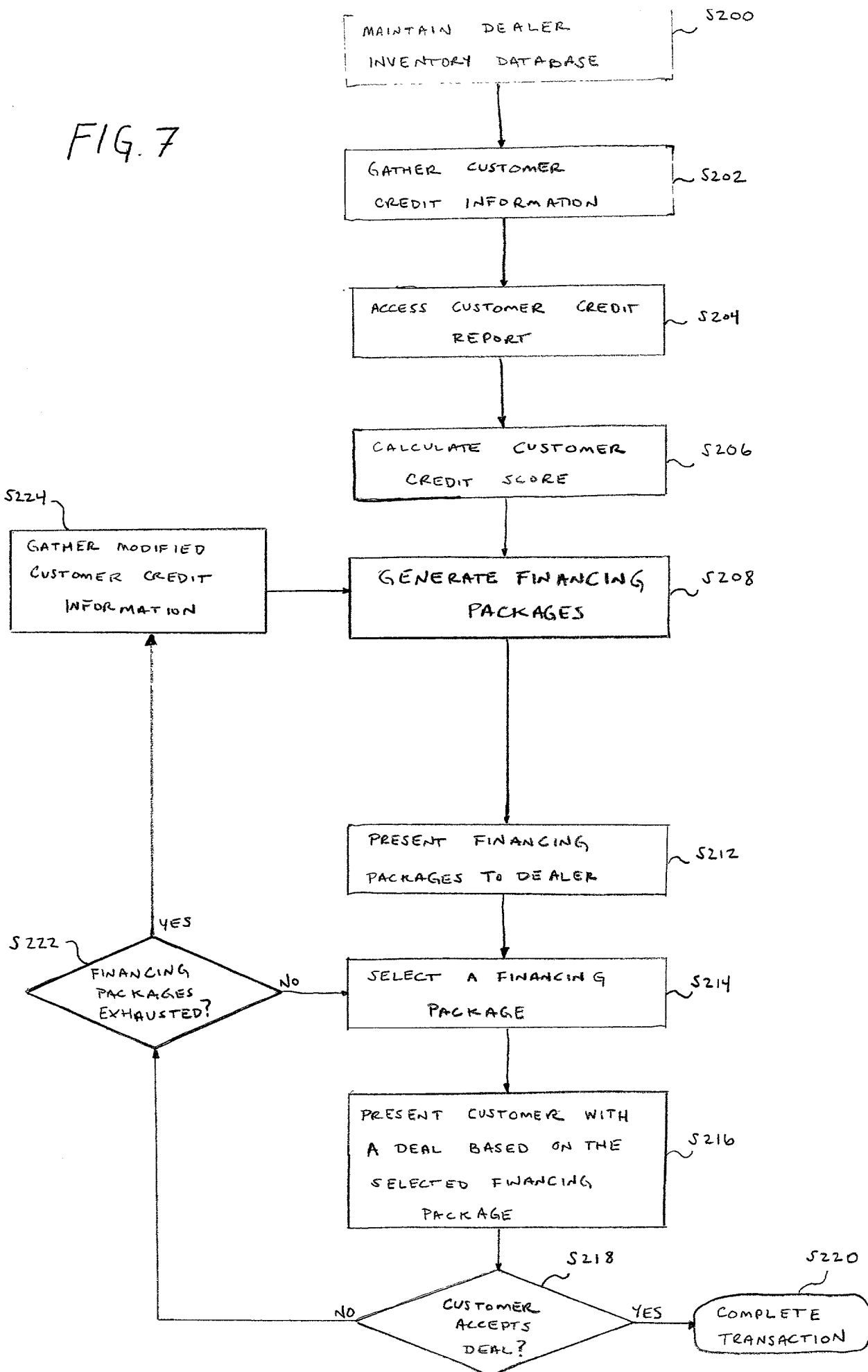
336 Select By All Vehicles 338 Sort By Year/Model 340 Order Descending Co

Enter Preferred Vehicles

Add a Vehicle to Inventory

FIG. 6

FIG. 7





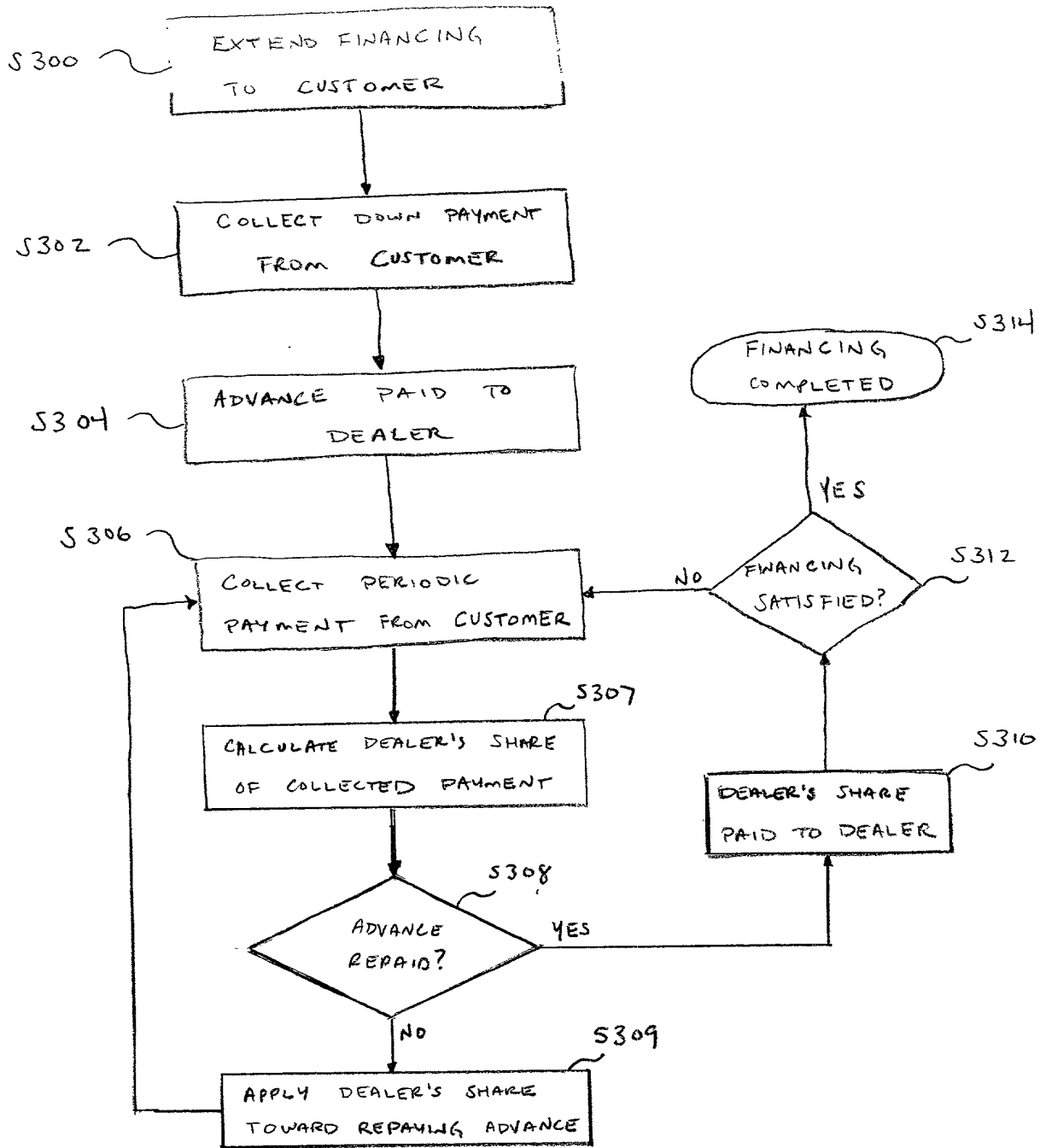


FIG. 8

10037055-12301  
TOP SECRET 5502E001

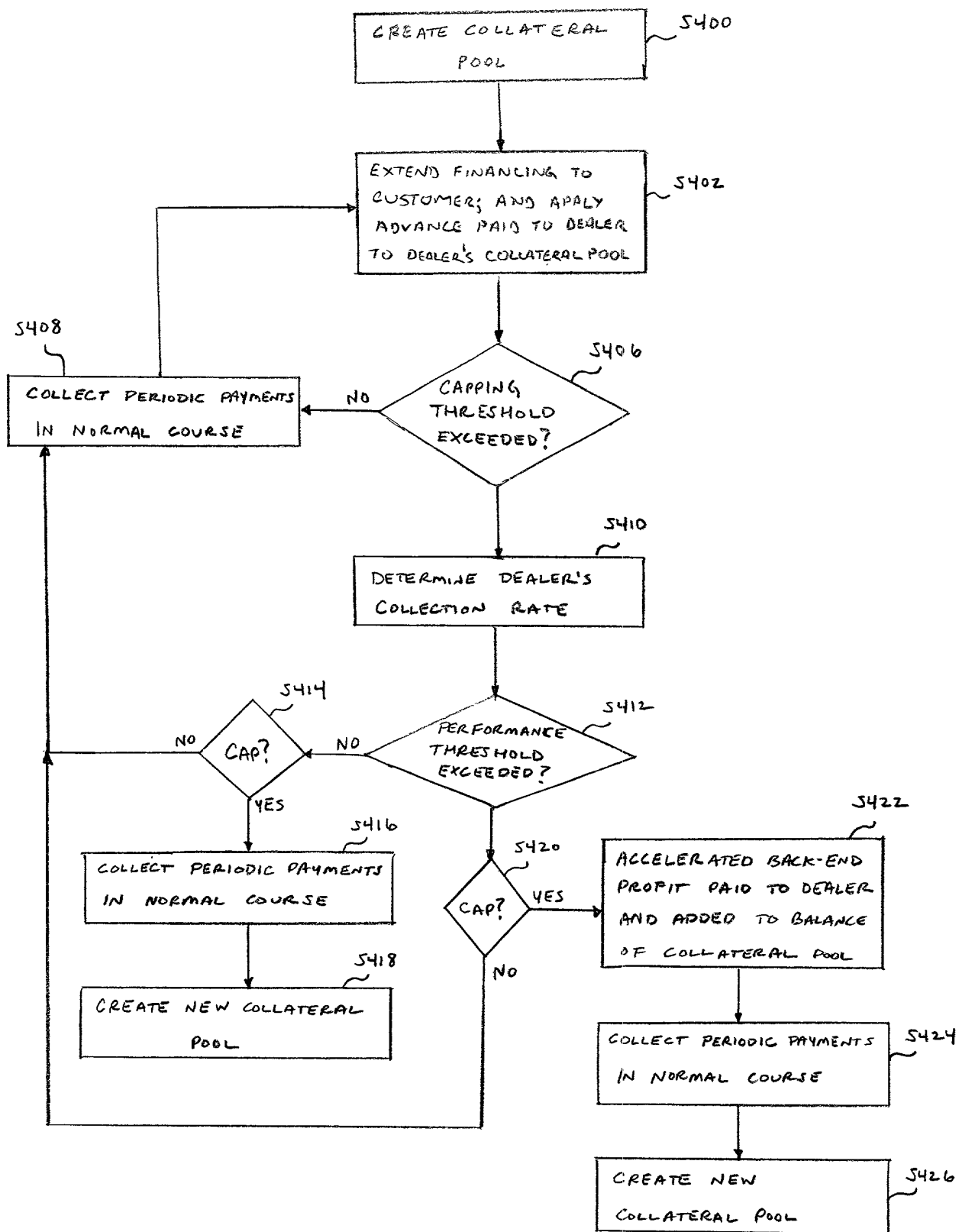


FIG. 9